

Information to identify the case:

| | | |
|---------------------------------|--------------------------------------|---|
| Debtor 1: | Allen Michael McCall | Social Security number or ITIN: xxx-xx-3992 |
| | First Name Middle Name Last Name | EIN: ----- |
| Debtor 2: | Breanne Michelle McCall | Social Security number or ITIN: xxx-xx-7510 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: ----- |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | Date case filed for chapter: 7 7/25/22 |
| Case number: | 22-70255-JAD | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Allen Michael McCall | Breanne Michelle McCall |
| 2. All other names used in the last 8 years | | fka Breanne Michelle Barroner |
| 3. Address | 217 Rosser Road Williamsburg, PA 16693 | 217 Rosser Road Williamsburg, PA 16693 |
| 4. Debtor's attorney Name and address | Daniel J. Boger Harold Shepley & Associates LLC 209 W. Patriot Street Somerset, PA 15501 | Contact phone 814-444-0500 Email: dnlboger@yahoo.com |
| 5. Bankruptcy trustee Name and address | Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931 | Contact phone 814-472-7151 Email: lms@nsslawfirm.com |

For more information, see page 2 >

| | | |
|---|---|--|
| 6. Bankruptcy clerk's office | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 |
| | Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Date: 7/26/22 |
| 7. Meeting of creditors | August 22, 2022 at 09:30 AM | Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information. |
| 8. Presumption of abuse | The presumption of abuse does not arise. | If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Filing deadline: 10/21/22 You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. |
| 11. Creditors with a foreign address | | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. |
| 12. Exempt property | | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |

In re:
Allen Michael McCall
Breanne Michelle McCall
Debtors

Case No. 22-70255-JAD
Chapter 7

District/off: 0315-7
Date Rcvd: Jul 26, 2022

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Allen Michael McCall, Breanne Michelle McCall, 217 Rosser Road, Williamsburg, PA 16693-8208 |
| tr | + Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270 |
| 15500777 | + Affirm, Inc., Attn: Max Levchin, President & CEO, 746 Rustic Lane, Mountain View, CA 94040-3056 |
| 15500782 | + Barclays Bank Delaware, C/O Ilana Zion, Esq., Scott & Associates PC, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237 |
| 15500780 | + Barclays Bank Delaware, C/O Scott & Associates, P.C., Attn: Michael B. Volk, Esq., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237 |
| 15500783 | + Blair Gastroenterology Associates, 810 Valley View Blvd., Altoona, PA 16602-6342 |
| 15500793 | ++ CREDIT CORP SOLUTIONS INC, 121 W ELECTION RD, SANDY UT 84020-7766 address filed with court:, Credit Corp Solutions Inc., 180 West Election Road, Suite 200, Draper, UT 84020 |
| 15500795 | + Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040 |
| 15500802 | + Global Lending Services, LLC, C/O Doug Duncan, Founder and Chairman, 3268 Progress Way, Suite 2089, Wilmington, OH 45177-7700 |
| 15500808 | + M&T Bank, C/O Richard S. Gold, Pres. & COO, One M&T Plaza, Buffalo, NY 14203 |
| 15500815 | + Midland Credit Management, Inc., C/O Martin Bunce, Esq., P.O. Box 9329, Catonsville, MD 21228-0329 |
| 15500812 | + Midland Credit Management, Inc., C/O Kristina Homoleski, Esq., P.O. Box 9329, Catonsville, MD 21228-0329 |
| 15500819 | + Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026 |
| 15500818 | + Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street C, Danville, IL 61834-4512 |
| 15500821 | + Navient Solutions, Inc., C/O John F. Remondi, Pres. & CEO, 123 Justison Street, Wilmington, DE 19801-5363 |
| 15500832 | + T-Mobile, C/O Mike Sievert, President & CEO, 3618 Factoria Blvd. SE, Bellevue, WA 98006-6128 |
| 15500833 | + United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956 |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: dnlboger@yahoo.com | Jul 27 2022 00:02:00 | Daniel J. Boger, Harold Shepley & Associates LLC, 209 W. Patriot Street, Somerset, PA 15501 |
| smg | EDI: PENNDEPTREV | Jul 27 2022 03:58:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2022 00:02:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jul 27 2022 03:58:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2022 00:02:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpregion03.pi.ecf@usdoj.gov | | |

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

| | | | |
|----------|---|----------------------|--|
| 15500776 | + Email/Text: backoffice@affirm.com | Jul 27 2022 00:02:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| 15500778 | EDI: NAVIENTFKASMDOE.COM | Jul 27 2022 00:02:00 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St. Floor 4, Pittsburgh, PA 15212-5862 |
| 15500779 | + EDI: AMSHER.COM | Jul 27 2022 03:58:00 | Aidantage, U.S. Department of Education Loan, Servicing, P.O. Box 9635, Wilkes Barre, PA 18773-9635 |
| 15500781 | + EDI: TSYS2 | Jul 27 2022 03:58:00 | Amsher Collection Services, Attn: Bankruptcy, 4524 Southlake Parkway Suite 15, Birmingham, AL 35244-3271 |
| 15500793 | Email/Text: customercareus@creditcropsolutionsinc.com | Jul 27 2022 00:02:00 | Barclays Bank Delaware, C/O Barry Rodriguez, CEO, 125 South West Street, Wilmington, DE 19801-5014 |
| 15500784 | + EDI: CAPITALONE.COM | Jul 27 2022 03:58:00 | Credit Corp Solutions Inc., 180 West Election Road, Suite 200, Draper, UT 84020 |
| 15500785 | + EDI: CAPITALONE.COM | Jul 27 2022 03:58:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 15500786 | + EDI: CITICORP.COM | Jul 27 2022 03:58:00 | Capital One Bank USA, N.A., C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, McLean, VA 22102-3407 |
| 15500787 | + EDI: CITICORP.COM | Jul 27 2022 03:58:00 | Citi/Sears, Citibank / Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034 |
| 15500788 | + EDI: CITICORP.COM | Jul 27 2022 03:58:00 | Citibank, C/O Jane Fraser, Pres. & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432 |
| 15500789 | + Email/Text: bknotice@raslavrar.com | Jul 27 2022 00:02:00 | Citibank N.A., C/O RAS LaVrar, LLC, Attn: Robert Kline, Esq., 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727 |
| 15500790 | + Email/Text: mediamanagers@clientservices.com | Jul 27 2022 00:02:00 | Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816 |
| 15500791 | + EDI: COMCASTCBLCENT | Jul 27 2022 03:58:00 | Comcast, Attn: Legal Department, 1701 JFK Boulevard, Philadelphia, PA 19103-2899 |
| 15500792 | + Email/Text: dylan.succa@commercialacceptance.net | Jul 27 2022 00:02:00 | Commerical Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303 |
| 15500794 | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Jul 27 2022 00:07:27 | Department of Housing and Urban, Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410-0001 |
| 15500795 | + EDI: DISH | Jul 27 2022 03:58:00 | Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040 |
| 15500797 | + Email/Text: bknotice@ercbpo.com | Jul 27 2022 00:02:00 | Enhanced Recovery Company, LLC, P.O. Box 23870, Jacksonville, FL 32241-3870 |
| 15500796 | + Email/Text: bknotice@ercbpo.com | Jul 27 2022 00:02:00 | Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 15500798 | Email/Text: bncnotifications@pheaa.org | Jul 27 2022 00:02:00 | FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 15500799 | + Email/Text: crdept@na.firstsource.com | Jul 27 2022 00:02:00 | Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609 |
| 15500801 | Email/Text: bankruptcy@glsllc.com | Jul 27 2022 00:02:00 | Global Lending Services, LLC, Attn: Bankruptcy, PO Box 10437, Greenville, SC 29603 |
| 15500800 | + Email/Text: bankruptcy@affglo.com | | |

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

| | | | |
|----------|---|----------------------|---|
| 15500807 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 27 2022 00:02:00 | Global Credit & Collection Corp., 5440 N Cumberland Ave, Suite 300, Chicago, IL 60656-1486 |
| 15500805 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 27 2022 00:07:31 | LVNV Funding, LLC, C/O Bryan Faliero, President & CEO, 55 Beattie Pl, Ste 110, Greenville, SC 29601-5115 |
| 15500804 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 27 2022 00:07:31 | LVNV Funding, LLC, C/O Resurgent Capital Services, L.P., Suite 110, MS 576, 55 Beattie Place, Greenville, SC 29601-5115 |
| 15500806 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 27 2022 00:07:31 | LVNV Funding, LLC, c/o Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497 |
| 15500803 | + EDI: LENDNGCLUB | Jul 27 2022 00:07:46 | LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497 |
| 15500809 | Email/Text: camanagement@mtb.com | Jul 27 2022 03:58:00 | LendingClub, C/O Scott Sanborn, President & CEO, 595 Market Street, Suite 200, San Francisco, CA 94105-2807 |
| 15500816 | Email/Text: compliance@monarchrm.com | Jul 27 2022 00:02:00 | M&T Credit Services, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240 |
| 15500817 | Email/Text: compliance@monarchrm.com | Jul 27 2022 00:02:00 | Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020 |
| 15500814 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 27 2022 00:02:00 | Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020 |
| 15500810 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 27 2022 00:02:00 | Midland Credit Management, Inc., C/O Ryan Bell, President, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007 |
| 15500811 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 27 2022 00:02:00 | Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007 |
| 15500813 | Email/Text: bankruptcydpt@mcmcg.com | Jul 27 2022 00:02:00 | Midland Credit Management, Inc., Attn: Tim Bolin, 350 Camino De La Reina, San Diego, CA 92108-3007 |
| 15500820 | + EDI: NAVIENTFKASMSERV.COM | Jul 27 2022 03:58:00 | Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030 |
| 15500822 | + EDI: AGFINANCE.COM | Jul 27 2022 03:58:00 | Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 15500823 | + EDI: AGFINANCE.COM | Jul 27 2022 03:58:00 | OneMain Financial, 302 Union Avenue, Altoona, PA 16602-3250 |
| 15500829 | + Email/Text: bankruptcynotices@psecu.com | Jul 27 2022 00:02:00 | OneMain Financial, C/O OneMain Holdings, Inc., Attn: Doug Shulman, Pres. & CEO, 601 NW Second Street, Evansville, IN 47708-1013 |
| 15500824 | + Email/Text: bankruptcynotices@psecu.com | Jul 27 2022 00:02:00 | PSECU, Attn: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013 |
| 15500828 | + Email/PDF: ebnnotices@pnmac.com | Jul 27 2022 00:07:59 | Pennsylvania State Employees Credit, Union, C/O George Rudolph, Pres. & CEO, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214 |
| 15500826 | Email/PDF: ebnnotices@pnmac.com | Jul 27 2022 00:07:59 | PennyMac Loan Services, LLC, C/O Doug Jones, President, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027 |
| 15500825 | + Email/PDF: ebnnotices@pnmac.com | Jul 27 2022 00:07:47 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 950002, Fort Worth, TX 76155-9802 |
| 15500827 | + Email/PDF: ebnnotices@pnmac.com | Jul 27 2022 00:07:47 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387 |
| | | | PennyMac Loan Services, LLC, 3043 Townsgate Road, Ste 200, Westlake Village, CA 91361-3027 |

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

| | | | |
|----------|---|----------------------|--|
| 15500830 | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Jul 27 2022 00:07:27 | Secretary of Housing and Urban Development, 451 Seventh Street, SW, Washington, DC 20410-0001 |
| 15500831 | EDI: RMSC.COM | Jul 27 2022 03:58:00 | Synchrony Bank / PayPal, C/O Margaret Keane, Pres. & CEO, 170 West S. Election Road, Draper, UT 84020 |
| 15500834 | ^ MEBN | Jul 26 2022 23:55:34 | Velocity Investments, LLC, C/O James J. Mastriani, Esq. Pres & COO, 1800 Route 34N, Suite 305, Wall, NJ 07719-9146 |
| 15500835 | + Email/Text: notices@burt-law.com | Jul 27 2022 00:02:00 | Velocity Investments, LLC/Lending Club, C/O Burton Neil & Associates, P.C., Attn: Neil Sarker, Esq., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601 |

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name Email Address

Daniel J. Boger

on behalf of Debtor Allen Michael McCall dnlboger@yahoo.com
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com

Daniel J. Boger

on behalf of Joint Debtor Breanne Michelle McCall dnlboger@yahoo.com
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4